Attorney Docket: 201818-0307164

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re PATENT APPLICATION of: Confirmation Number: 2890

PHILLIP ACE MCCOPPIN et al.

Group Art Unit: 3695

Application No.: 10/747,612

Filed: December 30, 2003 Examiner: BAIRD, Edward J.

Title: MECHANISM AND PROCESS FOR PROCESSING FINANCIAL.

TRANSACTIONS

## AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

## MS AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria VA 22313-1450

Sir:

In response to the Non-Final Office Action dated July 1, 2009, the due date for response having been extended until December 1, 2009 by the accompanying Petition for 2-Month Extension of Time, the following amendments and remarks are submitted in connection with the above-identified application as follows:

Amendments to the Claims begin on page 2; and

Remarks/Arguments begin on page 8.

Deposit Account authorization for any fees due with this Amendment has been separately provided.